



LOCAL HELP FOR PEOPLE WITH MEDICARE

# ASK SHIP

## YOUR MONTHLY MEDICARE Q&A

**Q. I am due for my annual check-up with my doctor. I'm not sure I'm comfortable going in to the office because of COVID. I've heard of telehealth visits. I'm not sure if Medicare will cover this, and I am not very good with technology. What are my options with Medicare?**

**A:** Due to COVID-19, Medicare has temporarily expanded its coverage of telehealth services. These services expand the current telehealth covered services, to help you have access from more places, such as homes, nursing homes, and assisted living facilities.

You may be able to communicate with your doctors or certain other practitioners without necessarily going to the doctor's office in person for a full visit. Medicare pays for "virtual check-ins"—brief, virtual services with your physician or certain practitioners where the communication isn't related to a medical visit within the previous 7 days and doesn't lead to a medical visit within

the next 24 hours (or soonest appointment available).

Since some people don't have access to interactive audio-video technology needed for telehealth services, Medicare is currently allowing people to use an audio-only phone.

The practitioner may respond to the patient's concern by telephone, audio/video, secure text messaging, email, or use of a patient portal.

During this time, you will be able to receive services through telehealth including evaluation and management visits (common office visits), mental health counseling and preventive health screenings without a copayment if you have Original Medicare.

Coinsurance and deductibles apply, though some healthcare providers are reducing or waiving the amount you pay for telehealth visits.

If you have a Medicare Advantage Plan, you won't have to pay out-of-pocket costs for COVID-19 tests. The plan may also offer more telehealth services than what was included in their approved 2020 benefits.

You need to consent verbally to using virtual check-ins and your doctor must document that consent in your medical record.

You may use communication technology to have full visits with your doctors. Also, you can get these visits at rural health clinics and federally qualified health clinics. Another example is that a Medicare beneficiary could use a telehealth visit to obtain a prescription refill without leaving home.

If you have questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.